

# Direct Loans

William D. Ford Federal Direct Loan Program

<mm/dd/yyyy>

<FirstName> <MI> <LastName>  
<Street>  
<City>, <State> <Zip>

Loan/Award Identification #: <MASK\_ACCOUNT>

Dear <FirstName> <MI> <LastName>,

As of the date of this letter, we have not received a completed Direct Subsidized Loan/Direct Unsubsidized Loan Master Promissory Note (MPN) from you. A completed MPN must be submitted to us before the school can disburse (pay out) any loan money to you.

You are encouraged to complete the MPN electronically at our secure [StudentLoans.gov](http://StudentLoans.gov) Web site. You will need your Federal Student Aid (FSA) PIN to sign in. If you do not have an FSA PIN, you may obtain one at [www.pin.ed.gov](http://www.pin.ed.gov).

To complete the MPN online:

- From the [StudentLoans.gov](http://StudentLoans.gov) home page, click on the "Sign In" button located in the "Manage My Direct Loan" box. The Sign In page will appear.
- Once signed in, click on the "Complete MPN" link located under the "Master Promissory Note" heading on the left menu bar. The Complete MPN page will appear.
- Under the heading "Select the type of loan you would like to receive," choose "Subsidized/Unsubsidized."
- Follow the instructions to complete, sign, and submit your MPN.

If you prefer to complete the paper MPN, a paper copy is enclosed. To complete the enclosed MPN, follow the MPN instructions and the additional guidance below:

- Do not attempt to change any of the text.
- Use only blue or black ink. Pencil will void the MPN.
- Read your MPN, including the Borrower's Rights and Responsibilities Statement, before signing.
- Be sure to complete the "References" section and provide all of the information requested.
- If you need to change any of the borrower or school information, neatly cross out the error, make the correction, and initial the correction.
- Sign your full legal name.
- Make a copy of your MPN, including the Borrower's Rights and Responsibilities Statement, for your records.
- Return the original signed, completed MPN to Applicant Services, using the enclosed, pre-addressed envelope, or mail it to:

U.S. Department of Education  
Applicant Services  
P.O. Box 5692  
Montgomery, AL 36103-5692

Once the completed MPN is received, the school listed on the MPN will be notified. If you have questions regarding the next steps in the processing of your loan, when the loan will be disbursed (paid out), or no longer wish to receive the loan, contact your school.

After the first disbursement of your loan has been made, your loan will be assigned to a loan servicer and you will be provided with the servicer's name, address and contact information. Your loan servicer will service, answer questions about, and process payments on your loan after you enter repayment.

Sincerely,

U.S. Department of Education  
Federal Student Aid  
William D. Ford Federal Direct Loan Program

Sample - 30 day Reminder